

The year is 1517. Pope Leo X is having difficulty financing the building of Saint Peter's Basilica in Rome. He announces a new plenary indulgence. What is an indulgence? It is a certificate that declares forgiveness of sins. A plenary indulgence forgives all sins. How are these incredible documents that declare all one's sins forgiven dispensed? They are sold! A friar named Tetzel hawks them all over Germany. His sales pitch rings out, "When the coin clinks in the chest the soul springs from purgatory to heaven". The soteriology of Rome is essentially one of salvation by works. If you don't have enough good works to find acceptance with God the church can make up the shortfall from the supply that it has stored up. But does the church willingly and freely give these to the needy sheep striving to get to heaven? No! It sells them; hence indulgences. But what do the scriptures say about such an exercise in ecclesiastical greed and vain superstition?

The Psalmist says, "*They that trust in their wealth, and boast themselves in the multitude of their riches; None of them can by any means redeem his brother, nor give to God a ransom for him*" (Psalm 49:6-7). And the Apostle Peter taught, "*Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot*" (1 Peter 1:18-19). Rather than riches being a means toward salvation Jesus warned, "*Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God*" (Matthew 19:23-24). No it is not by either money or by good works that man can be saved, justified before God, and redeemed from his sins. God in His infinite wisdom and in His gracious mercy has provided a better way.

How can man then be saved? How can a sinful man be justified in the sight of a holy God? How can a man be made righteous before God. The scriptures give a clear and uniform answer. Abraham was such a man and of him we are told, "*And he believed in the LORD; and he counted it to him for righteousness*" (Genesis 15:6). Abraham was justified by faith. As the Apostle Paul reminded the Christians in the church of Ephesus, "*For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast*" (Ephesians 2:8-9). Paul explicitly states that it is by faith and by faith alone and not by a man's works that he may be saved. Neither does Paul mention anything about money rather declaring that this is all the free gift of God. Paul is but reinforcing the

teaching of the Apostle John who said of Jesus, "*He came unto his own, and his own received him not. But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name*" (John 1:11-12). Men may reject Him but those that believe on Him are accepted as the sons of God. As Paul goes on to sum it up, "*...as it is written, The just shall live by faith*" (Romans 1:17).

What is faith? None of us have ever seen God. None of us have ever seen Jesus Christ. None of us have ever seen heaven or hell. John says, "*No one has seen God at any time*" (John 1:18), and Paul says, "*Eye has not seen, nor ear heard, Nor have entered into the heart of man The things which God has prepared for those who love Him*" (1 Corinthians 2:9). But by faith we believe that they all exist. As Paul stated it, "*Now faith is the substance of things hoped for, the evidence of things not seen*" (Hebrews 11:1). If we have such faith in Jesus Christ and in His great salvation then can we truly have forgiveness of sins.

What happened to Tetzel and his indulgences? On October 31, 1517 an Augustinian monk named Martin Luther nailed up the famous list of Ninety-Five Theses (i.e. arguments) against indulgences on the church door in Wittenberg. The nation of Germany, sick of ecclesiastical corruption, immorality, and greed, responded overwhelmingly and the Protestant Reformation was launched. Two years later Tetzel died and the preaching of indulgences had been banned in many of the States of Germany. And what of Leo X? In 1520 he condemned Luther's teachings and then excommunicated him. But it was all immaterial as the Reformation swept Europe and men embraced the word of God and salvation by faith in Jesus Christ. A year later Leo X died suddenly of malaria leaving a papacy that was as financially destitute as it was spiritually bankrupt. And Luther went on to lead a long and prosperous life as God's word continued to transform Europe.

The battle-cry of the Reformation was "Sola scriptura" (By scripture alone), and "Sola Fide" (By faith alone). The American Presbyterian Church is thankful, that by the grace of God, we stand in that tradition. We invite you to come and study the scriptures with us. The scriptures in which the Apostle Paul declared, "*For whosoever shall call upon the name of the Lord shall be saved*" (Romans 10:13). But Paul also taught that there is a means to that end; that there is a divinely appointed way to bring men to call upon the name of the Lord in faith. He said, "*How then shall they call on him in whom they have not believed? and how shall they believe in him of whom*

*they have not heard? and how shall they hear without a preacher?* (Romans 10:14). Paul then succinctly summed it up with, "*So then faith comes by hearing, and hearing by the word of God*" (Romans 10:17). So we invite you to come and hear the word of God. We invite you to come and hear that you might believe; that you might believe in Him who we preach, even Jesus Christ. We offer no indulgences or other spiritual gimmicks. We only invite you hear the word of God that you might come to faith in Christ to the salvation of your eternal soul.